

In re:  
Michael G. Valle  
Roberta D Valle  
Debtors

Case No. 18-16787-pmm  
Chapter 13

District/off: 0313-2

User: admin

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Date Rcvd: Oct 02, 2023

Form ID: 138OBJ

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael G. Valle, Roberta D Valle, 2419 S. 16th Street, Philadelphia, PA 19145-4401
14220606	+ M&T BANK, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14212072	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 03 2023 01:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 03 2023 01:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14212054	^ MEBN	Oct 03 2023 00:47:03	Apex Asset Management, P.O. Box 5407, Lancaster, PA 17606-5407
14212055	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 03 2023 01:12:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14212059	Email/Text: cescandell@calautomotive.com	Oct 03 2023 01:12:00	Cal Automotive, 300 Horizon Dr Ste 308, Hamilton, NJ 08691
14304613	Email/Text: megan.harper@phila.gov	Oct 03 2023 01:12:00	CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
14243538	+ Email/Text: RASEBN@raslg.com	Oct 03 2023 01:12:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14212071	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 03 2023 01:23:33	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14248520	Email/Text: bnc-quantum@quantum3group.com	Oct 03 2023 01:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14212063	+ Email/Text: electronicbkydocs@nelnet.net	Oct 03 2023 01:12:00	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
14224834	Email/Text: EBNBKNOT@ford.com	Oct 03 2023 01:12:00	FORD MOTOR CREDIT COMPANY LLC, PO BOX 62180, COLORADO SPRINGS, CO 80962
14212060	Email/PDF: ais.chase.ebn@aisinfo.com		

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14212064	+ Email/Text: Documentfiling@lciinc.com	Oct 03 2023 01:21:47	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14246072	+ Email/Text: Documentfiling@lciinc.com	Oct 03 2023 01:12:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
14212065	+ Email/Text: EBNBKNOT@ford.com	Oct 03 2023 01:12:00	LendingClub Corporation, 595 Market Street, Suite #200, San Francisco, CA 94105-2802
14212066	Email/Text: camanagement@mtb.com	Oct 03 2023 01:12:00	Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
14248549	Email/Text: camanagement@mtb.com	Oct 03 2023 01:12:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14214604	+ Email/Text: camanagement@mtb.com	Oct 03 2023 01:12:00	M&T Bank, PO Box 840, Buffalo, NY 14240
14239516	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 03 2023 01:20:56	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
14212778	+ Email/PDF: rmscedi@recoverycorp.com	Oct 03 2023 01:22:22	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14219596	+ Email/Text: bankruptcy@bbandt.com	Oct 03 2023 01:12:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14212068	+ Email/Text: bankruptcy@bbandt.com	Oct 03 2023 01:12:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
14229467	+ Email/Text: electronicbkydocs@nelnet.net	Oct 03 2023 01:12:00	Suntrust, Attn: Bankruptcy, Mail Code VA-RVW-6290 PO Box 85092, Richmond, VA 23285-5092
14253975	Email/Text: electronicbkydocs@nelnet.net	Oct 03 2023 01:12:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14212070	+ Email/Text: electronicbkydocs@nelnet.net	Oct 03 2023 01:12:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14212069	+ Email/Text: electronicbkydocs@nelnet.net	Oct 03 2023 01:12:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14242119	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 03 2023 01:23:28	US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860
			Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14212056	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14212057	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14212058	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14212061	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14212062	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14212067	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14242208	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14242210	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

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14212073

\*P++

WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001, address filed with court:  
Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2023 at the address(es) listed below:

Name	Email Address
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BRAD J. SADEK

on behalf of Debtor Michael G. Valle brad@sadeklaw.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

BRAD J. SADEK

on behalf of Joint Debtor Roberta D Valle brad@sadeklaw.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor M&amp;T BANK bkgroup@kmllawgroup.com

MEGAN N. HARPER

on behalf of City of Philadelphia Law Department Tax Unit megan.harper@phila.gov, Edelyne.Jean-Baptiste@Phila.gov

MICHAEL PATRICK FARRINGTON

on behalf of Creditor M&amp;T BANK mfarrington@kmllawgroup.com

United States Trustee

USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Michael G. Valle and Roberta D Valle

Debtor(s)

Case No: 18-16787-pmm  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 10/2/23